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ABSTRACT

A working paper for the study on "The Education of Adults in New York in the Last Quarter of the Twentieth Century," the discussion is directed to the financing of lifelong learning. It examines the many facets of the question, "What is the 'case' for considering education for all adults a public good and, therefore, an appropriate object of public policy and funding?" in perspective with other social concerns. It recognizes the need for increased public funding if opportunities for lifelong learning issues in the years ahead will be: Who will be funded? For what? How? How much? time for New York State to set as a policy objective the elimination of financial barriers to access to lifelong learning opportunities for all adults. Central public issues in the years ahead will be: Who will be funded? For what? How much? Some alternative Means of providing public funds to support adult education are discussed: (1) State financing of leadership positions, (2) State financing of information and counseling services, (3) State aid to institutions for adult students, (4) institutional incentive grants, (5) extensions of State aid to part-time and non-credit students, (6) entitlement approach, and (7) tax incentives. (EA)

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FROM: Norman D. Kurland, Director, Study of Adult Education

SUBJECT: Financing Lifelong Learning: Rationale and Alternatives. A Working Paper for the Study of Adult Education in New York State

DATE: April 8, 1975

I. INTRODUCTION

The study on "The Education of Adults in New York in the Last Quarter of the Twentieth Century" was initiated by Commissioner Ewald Nyquist and began July 1, 1974. An Interim Report on the study issued December 10, 1974, identified the financing of lifelong learning as one of the key areas in which the study intended to develop proposals for action.

The Report stated the basis for the work as follows:

> Many of the problems in this, as in every field, come down to a matter of money--both how much is available and how it is distributed. Surveys of adult learners indicate that one of the greatest barriers to more participation in adult education is cost. At present, there is limited State or Federal financing for adult part-time education. Most of what is now done is supported by students themselves, by employers, including the military, and by local communities. In recent years a number of proposals for financing lifelong learning have been made. Some propose funding to institutions, as general aid or for programs to meet the needs of specified target groups, or to deal with particular societal problems such as health or poverty. Other proposals are based on the concept of providing funds to individuals, leaving to them the decisions on what they want to study, when and where. The Regents have already committed themselves to the eventual extension of the present tuition assistance program to part-time students and to the elimination of age barriers to the use of these funds. Such measures will increase access to higher education for older persons but still leave unmet the needs of those who need aid in addition to tuition and those who wish to undertake non-collegiate study. We are, therefore, considering ways to broaden support for the education of adults that will more fully meet varied needs.

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In order for any specific plan for the public financing of adult education to have a chance of success, the case must be made that there is a public interest in such support. Many studies and reports have presented key arguments for such a case. We are pulling these together as part of a working paper on financing.

This is the promised working paper. We will first state the case for public financing of adult education and then set forth what seem to be the possible alternatives for public financing.

One purpose of this working paper is to elicit still other alternatives, studies and reports that may be helpful in deciding which alternatives might best be promoted as public policy.

This paper and whatever it brings forth as a result of its circulation will then serve as substantive input to meetings around the State aimed at getting reactions to proposals for State and/or Federal action that will have the kind of support needed to gain adoption. We ask, therefore, that anyone with anything to contribute on the subject covered in this paper communicate with us at the Study of Adult Education, Room 232, State Education Department, Albany, New York 12234.

NOTE: We have used both the term "adult education" and "lifelong learning" interchangeably in this paper. We have done this as a reminder of a distinction that we believe is important. Learning is a process that takes place within the individual; education is one of they key processes for helping an individual learn. No one can learn for someone else; education requires other people until one's capability for self-education makes education and learning undistinguishable. A major goal of education should be the development of the capability of self-education or lifelong learning. What money buys is education; what results, hopefully, is learning. Thus, "financing education" refers to support of a means; "financing learning" puts the focus on the end.

In a strict sense of course, it is impossible to finance "learning": all that can be supported are the means that promote learning, including the time required for learning. Therefore, discussion of financing must be concerned with how to support education. It is important, however, always to remember that the purpose of supporting education is to achieve learning, and, in the education of adults, the more education is under the control of the adult--the closer it is to self-education--the more likely it is that learning will take place.

II. THE CASE FOR ADDITIONAL PUBLIC FINANCING OF ADULT EDUCATION

All adults are constantly learning, even if in some cases to a minimal degree; millions of adults, perhaps as many as 32 million, participate in formal education, supported in part by local, state and federal public funds.

The present method of financing adult education has resulted in considerable responsiveness and diversity. One major consequence is that access to learning opportunities offered are largely focused on meeting short-term immediate needs.

Because adult education is largely supported by fee-paying students or by problem-oriented State or Federal programs, it is quite responsive to the demands of those who pay--students or granting agencies. This characteristic is reenforced because, for the most part, adults are volunteer learners and do not stay long with programs that do not meet their needs. This responsiveness accounts for the vast variety of offerings for adults--variety in content, instructional modes, and times and places at which instruction occurs. There is hardly a subject matter from the most complex and profound to the simplest and most trivial that is not available somewhere to adult students. Instruction is offered by almost every method from the formal lecture to the provision of the barest minimum of guidance to the self-directed learner. Offerings range from a traditional semester course taught one hour three days a week in a school or college classroom, to intensive weekend seminars in a motel, to twenty-minute experiences in a mobile learning van stationed in a shopping center. Books, periodicals, newspapers, mail, television, radio, and computers all deliver instruction without personal contact with an instructor. Some programs so delivered reach large audiences who would not otherwise be reached.

If adult education is already so extensive and, if, as seems to be the case, it is growing at a rate of some seven percent a year under present conditions, why is there any need for additional public effort? One reason is that there are millions of adults who never or seldom participate in any educational activities and are not the direct beneficiaries of public funding for adult education. But why should this be a matter of public concern? Is not education for adults a discretionary activity that adults may engage in to the extent that they want to do so and have the necessary resources? No one is concerned if all adults do not play golf or go to concerts. Is education any different? In short, what is the "case" for considering education for all adults a public good and, therefore, an appropriate object of public policy and funding? This question must, moreover, be examined not in general terms but in comparison with other social concerns. In the abstract there would probably be little disagreement that it would be nice to increase educational opportunities for adults who want or need them and that the use of public funds for this purpose would not be improper. The real issue is one of priorities in relation to scarcity of public resources.

What claim to what degree of priority can adult education make when related to the claims for employment, improved health care, housing, care for the elderly, pollution control, defense, or food for those throughout the world who barely have enough to eat?

Given the competing claims for limited public resources, what is the case for devoting any to adult education? If the case can be made, what are the criteria for determining how much should be so used?

Before addressing these questions directly, it must be noted that decisions about the allocation of public resources are not made as rationally as this presentation may seem to suggest. There is no calculus of public benefits in terms of which priorities are set and resources allocated. The process is, rather, a political one, in which competing claimants exert power in various forms to influence the ultimate decisions. However, even those who have the power to influence decisions make the case in public benefit terms for the legitimacy of their claims on public resources.

What this means for adult education is that it will not be sufficient to make its case for priority among public goods; the case will need to be used to muster political support--to show those who may not themselves care one way or another about adult education that adult education can make a difference in something they do care about--whether it be better housing, less crime, more food, or votes at the next election. Therein perhaps lies the key to the case. Can it be shown that the multifarious problems that beset our society and for which public funding is demanded, can be more effectively and, perhaps, more economically dealt with through education than through direct attack on the problems?

The argument would go something like this:

The problems that call so insistently for public attention and which now have vast public funds devoted to attempted solution can all be considered to stem from one of two basic sources: They stem from the incapacity either of some individuals to meet the conditions necessary for survival and happiness or of society as whole to be able to provide the conditions necessary for survivial and happiness. The incapacity of some individuals to earn a living when most people do, betokens some individual incapacity; although when the numbers of individuals unable to earn a living is much larger in some societies than others, this also suggests that, when people are unemployed, some societal failing is also involved. Most social problems are a mix of such individual and collective failings, although some, such as the problem of war, may be far more societal than individual.

There probably would be little argument that, where individual incapacities, even among adults, can be remedied by education, there is justification for public funding. Indeed, this has been the basis for most of the public financing of adult education that has occurred.

But there is resistance when support for education is sought as a way to deal with broader societal incapacities. If more than one hundred years of free and compulsory education of youth have not produced better results, what basis is there for believing that still more education will help? As Henry Steele Commager put the matter very forcefully in a recent article:

> Rarely, if ever, in the history of education have so many been exposed to so much with results so meager. To judge by results--the results of the past 40 years or so--this whole enterprise of relying on schools to reform society by direct teaching has been an unmitigated failure. After 40 years of exposure to world cultures, world politics, world geography, we have turned out to be culturally more alienated, politically more isolated, economically more reckless, and, on the world scene, more chauvinistic and militaristic than at any previous time in our history.*

This is a harsh judgement. It comes, in part, from expecting the schools to do too much. It also comes from expecting that education in youth is enough to prepare adults for a life of effective and intelligent action.

What we are suggesting is that more education, particularly for adults, is not the best answer, it is only better than any others that have been tried or proposed, and this for reasons that relate to the requirements for public action, to the nature of society's problems, and to the nature of the knowledge required of adults in society.

For centuries there have been those who thought that societal incapacities could be remedied by societal programs. Beginning in the thirties in this country this position was given a large scale test. Unemployment was to be remedied by government intervention in the economy, including the provision of public service jobs and direct payments to the unemployed, poor housing was to be remedied by public housing programs, and so on. Today we know that such direct attacks on problems are not adequate. What remains? Either still larger public expenditures for more jobs, more housing, more welfare, more judges and jails, and more government employees to run all the programs, or something else! That something else is more education, not just or primarily for youth, but for adults. The reasons:

1. The first line of argument derives from the capacities required to conduct any social effort. Public policies and programs are proposed by people, they are endorsed and supported or opposed by people, and they are executed by people. In short, every effort to cope with society's problems depends on people and their capacities. Unless those capacities are adequate to the task, no social effort

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*"The School as Surrogate Conscience," Saturday Review, January 11, 1975, P. 56.

will succeed. Development of capacities and understanding is the purpose of education. Thus, unless education is attended to as a first priority, no other social policy or program has much long term chance for success.

2. The second line of argument relates to the complexity of social problems. In order to manage public programs, the effort is generally made to "target" them on a specific problem or population. We have housing programs and veterans programs; an Office for Child Development and an Office of the Ageing. Yet a frequently heard complaint is that all of these programs somehow leave out the needs of "people." So we have public housing that becomes more of a slum than the slum it replaced, and manpower training programs whose "graduates" are not employable.

What this experience suggests is that what we may need in addition to programs designed to solve problems for people, is more programs designed to help people individually and together to solve their own problems. This is just another way of saying "education."

To elaborate upon this point somewhat further, it has been noted by many critics of present programs that they tend to heighten rather than reduce dependency. The social worker's professed aim is to get the client off of welfare; his own personal and even job reward comes from maintaining the client in a dependent relationship. The welfare payment system provides lots of incentive to enter the system--it is often the only source of income when one is unemployed, ill or aged; and little incentive to get out--getting a job results in little additional income and may even result in less!

Even in learning, people have become so dependent on schooling, that they often come to believe that they cannot learn anything unless they take a course, or that learning not recognized by credit or a degree is worthless.

To reverse these tendencies, there needs to be a massive effort to break the chains of dependency that bind individuals to the very institutions that are supposed to set them free--free from ignorance, free from poverty, free from dependency. Another name for that massive effort is adult education. From what has been said here, it would be clear that the ways educational opportunities are made available to adults must help reduce rather than increase dependency--must, in other words teach people how to learn on their own.

We have tried to show in the preceeding paragraphs that the needs of society can best be addressed through adult education because:

1. It takes well-educated people to conceive, support and manage programs to deal with any problem.

2. Most problems can better be addressed by educated individuals acting on their own behalf or in collaboration with others than by institutions acting for them.

Those who might be tempted to be convinced by these arguments, may still hesitate when they consider that a similar case was made in the past for the universal education of the young. If extension of education to all persons to age sixteen has left us still with large problems, including that of large numbers who complete schooling but are uneducated, why should extension of educational opportunities to more adults do any better? The answer, doubtless, must be found in consideration of differences between what youth and adults can learn.

Under the conditions of modern society, no amount of early education can give people all of the knowledge and skills necessary to function effectively throughout life. Furthermore, what individuals need to know to play effective roles in society cannot be learned in youth. The maturity of age and direct involvement in life's decisions are preconditions for learning the key skills required by society. It may even be that excessive efforts to "prepare" people while young for roles in society that they will perform when older incapacitates many to perform those roles effectively either because they learn things that must later be unlearned or because, thinking that they know all that is necessary to function as adults, they close their minds to further learning.

Cyril Houle has expressed the point very succinctly:

> Some conception of a life-cycle is essential to anyone who wishes to understand or to practice lifelong education. The principle which most profoundly relates age to learning was identified by Sir Richard Livingstone: "Almost any subject is studied with much more interest and intelligence by those who know something of its subject-matter than by those who do not: and, conversely, ...it is not profitable to study theory without some practical experience of the facts to which it relates." There is a right time in which to learn how to lay a foundation for a life in which learning will always be an essential part, to be a good husband and father, to supervise and administer the work of other men, to be an elder in a church, to examine past patterns of life and contemplate new ones, to hold office in a voluntary association, to care for a body which is declining rather than increasing in vigor, to grow old with grace and dignity, and to re-establish new interests and affiliations in old age. Any specific kind of learning is most effectively undertaken when the time for it has come, and the total pattern of a desirable education requires an undertanding of the full span of human existence.*

*"The Changing Goals of Education in the Perspective of Lifelong Learning," p. 22-23.

This part of the case for adult education, then, is that only as adults can people learn much of what they need to know to function as adults. This makes adult education not just a "second chance", as it has often been conceived in the past, but as the first chance to learn what an adult in our society needs to know. It is, therefore, now as essential for the well-being of our society that all adults have access to learning opportunities, as it once was deemed essential that such opportunities be available to all children.

Thus far we have built the case for public support of adult education as a priority among priorities on the general ground that it is a precondition for the solution to most other problems. Obviously, no absolutely convincing "hard" data can be mustered to support this position. Those who are impressed with what broad access to education by children and adults has already accomplished in spite of the problems that remain, will doubtless be more inclined to accept these arguments than those who see signs everywhere of the failure of education. Those who believe the studies that relate lower incidence of personal and social pathologies to higher levels of educational attainment will be more impressed than will those who find more highly educated people to be the cause of many of the social pathologies or as unable to cope with personal ones as the less educated.

Stephen K. Bailey has put the matter thus:

> The promise of education is that, through knowledge of nature and knowledge of self, people can fashion a temporary habitat on this whirling planet that can cater with some felicity to the impertinent claims of their restless souls. We get seduced into narrow definitions of education's function: The development of job skills, which we need; the mastery of specific disciplines, which is important; the capacity to communicate, which is indispensable; the uncovering of new knowledge and the refining of old knowledge, which is essential. These are, for the most part, measurable goals of education.
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> But I submit that the prime function of education is not measurable. The ultimate business of education is human freedom...Education today must affirm the promise of human life. It must help us see citizens and public officials not as instruments of survival or of mere security, but as possible instruments of human freedom--to see the good society as an arrangement of institutions and laws that help to free men from the bondage of fear, loneliness, and injustice, and from the crushing impersonalities of life. It must promote all that is ennobling and creative in the human psyche. It must help us posit a society whose ultimate dividends are joy and variety and vitality within the bounds of community, a society in which humanistic critics postulate man not just as he has been or as he is, but as he can be.
>
> The great philosopher-President of prewar Czechoslovakia, Thomas Masaryk, once defined our supreme task for us. After decades of struggle in the harsh arena of public life, Masaryk summed up his philosophy: "You see how it is: The method must be absolutely practical, reasonable, realistic, but the aim, the whole, the conception is an eternal poem."*

*"Facing the Accountability Crunch," Planning for Higher Education, June 1973.

Another part of the case for public financing of the education of adults has to do with the issue of equity. The reasons that equity of educational opportunity for adults must be a matter of public policy are certainly the same as those for the young. All of the arguments for equality of educational opportunity apply with equal force to adults. If anything, the argument is even stronger here for reasons already given for the public support of adult education generally. Adults who are denied access to educational opportunity are thereby diminished in their capacity to perform their adult roles and are, therefore, most likely to be forced into situations of dependency with less say than other adults over what happens to themselves or society.

Here we could cite the data treated very fully in "A Target Population in Adult Education", the 1974 Report of the National Advisory Council on Adult Education. This data relates levels of education to such indicators as income, job level, welfare dependency, crime and life expectancy. For example, the Report notes that:

> Incomes among high school graduates are double the income of those with less than eight years of school and 50 percent higher than those of people with an elementary school (8th grade) education. On the other side of the income coin, the proportion of families living in poverty whose head is a high school graduate is half of what it is among those whose head did not finish high school. (p. 31)

In addition to arguments derived from the rights of all to share equitably in the benefits of our society and in the decisions regarding the distribution of those benefits, there are social reasons for wanting to increase access. The Report quoted above notes that:

> The failure to obtain a minimum of high school completion among the population of males 25 to 34 years of age in 1970 was estimated to cost the nation:
>
> - o $237 billion in income over the lifetime of these persons and
> - o $71 billion in "lost" government revenues, of which about
> - o $47 billion would have been added to the federal treasury, and
> - o $24 billion to the treasury of state and local governments
>
> Welfare expenditures attributable to inadequate education are estimated to be $2 billion each year. The cost to the nation, due to crime that is related to inadequate education, appears to be about $3 billion a year and rising. There are social costs that cannot be stated in dollars and cents.

> Inadequate education also inflicts burdens on the nation in the form of reduced political participation and intergenerational mobility, as well as a higher incidence of disease. (p. 90)

Mildred B. Erikson, Assistant Dean for Continuing Education at Michigan State University, who has dealt with some 15,000 adults in the past eleven years as an advisor-counselor writes:

> I am convinced by my experience that many persons can be diverted from alcoholism, drugs and mental institutions if they become involved and interested in continuing their learning.*

It certainly appears that education pays off for both individuals and society. While there are those who argue that the relationship is over-simplified, until we have better evidence on this point, it seems imperative that public policy be directed to increasing equality of access to the maximum extent possible.

Even if this is accepted as policy, the difficult problem remains of how to achieve it. Equality of access for adults is likely to be at least as difficult to achieve as it has been for the young. Indeed, it may appear that, in the absence of compulsion, it will be harder to achieve. Whatever the difficulty, one criterion to be applied to any proposal for financing adult education will be the impact on equality of access.

At this point it may be well to recognize that whether or not the "case" is made for more public support for adult education, it is likely to get more support because there are more adults, they want more education, and they are voters. In the next 25 years, the numbers of individuals over 20 will grow by about 60 million, an increase of nearly 50 percent. Furthermore, this adult population will be the beneficiary of the education boom of the fifties and sixties. The median years of schooling completed for all adults was 12.1 in 1962, 12.5 in 1973, and will continue to rise. If past experience is any guide, those with more education when young are likely to want more when older. Furthermore, many social forces will be pushing adults to want and seek more opportunities to learn:

- the greater frequency of job and career change
- changing organization of work that will permit or even require continued education
- the decline in the numbers of youth will force educational institutions to be more aggressive in the quest for adult students
- the increased cost of material consumer goods will force a turn to non-material goods as sources of personal satisfaction
- longer life and better health will require more satisfying ways to live during retirement

*Personal communication, January 27, 1975.

As adults demand more education, they will be able to get it through the exercise either of their own purchasing power or of their voting power.

The central public issues in the years ahead will not, therefore, be whether there will be more public funding for the education of adults but rather it will be who will be funded, for what, how and how much? The balance of the paper will deal with each of these issues.

Before we turn to these questions there is another consideration that is addressed to those who are now involved in providing educational services to adults and who may now be receiving or might hope to receive public support. These people are aware that much of the public financing of adult education has been categorical funding.

Specific needs have been identified and funding provided to meet those needs. Thus, there have been manpower programs to train and retrain workers for jobs, adult basic education programs to provide for adults who do not have basic skills; and the like.

Two consequences of this approach have been:

1. Separate administrative machinery and instructional programs have often been set up for each funding program. This results both in sizable costs for administration in relation to direct services to students and in difficulties in meeting the needs of individual students who may have need for services that involve several programs. Thus a person who wants job training but lacks basic skills may find that he has to go to one place on a Wednesday night to learn to read and to a different place on Thursday to learn a skill. Both will use reading material, but neither may build on or even know what the other is doing. To be sure there are institutions that put together all related services that a person needs, but they have to overcome administrative and accounting barriers to do so.

2. The second consequence of the categorical approach to funding adult education has been what might be called the "sub-optimization" of funding levels. What seems to have happened is something like this: the needs of a specific target group that might have political appeal are identified. The case is made, for example, that volunteer fire fighting companies would be more effective if the volunteers were trained. Funds are granted for this purpose, although not nearly enough to train all volunteer firemen. However, those concerned with the problem feel that something is being done, and, pleased that they have something, they become less vigorous in the pursuit of additional funds for firemen and have no interest in helping to get support for the education of other groups of adults. Thus, categorical funding tends to fragment the support for the funding of adult education generally, and almost insures that the amounts allocated for the specific purpose will be less than the amounts required to be truly effective.

If this analysis is basically correct, what it should suggest to those who are interested in any particular group of adult learners is that their clientele would be better served if they supported general aid for adult education rather than continuing to seek expanded categorical aid. It may well be that the general case, as presented in the preceeding sections of this paper, can be strengthened by reference to the needs of special groups. We suggest that both the special case and the general will be stronger if presented together rather than separately.

Also, in the following alternative methods of financing adult education, some may better meet the needs of some groups than others. This would give a reason for favoring those methods, but this factor should be weighted with the impact on meeting the needs of a broader group of adults. The preferred method or cluster of methods will be the one that provides a way of providing needed financial assistance to the maximum number of adults and which does not unfairly exclude any group. It is in light of this criterion that we would hope the alternatives will be examined.

III. ADULT EDUCATION - FOR WHOM?

In the past, participants in adult education have largely had higher incomes, and been younger and better educated than non-participants. We do not have data to indicate how much of the participation by higher income persons is publicly supported or what proportion of available public subsidy goes to differing income and education levels. Whatever the distribution, it is not now achieving equality of access among different groups.

Groups particularly limited in access are:

- The elderly - because of low income and limited mobility
- The handicapped - because of limited mobility and high cost of needed special services
- The poor - because of the cost of education, limited previous education and limited availability of reasonably accessable opportunities
- The undereducated - because of negative attitudes derived from past educational failure, lack of prerequisite skills, and fewer perceived rewards for gaining more education

For all these groups access is limited because they do not choose to use the discretionary funds available to them for education and because they have fewer discretionary funds generally than do participants. In addition, there are other factors over which they have little or no control and which also limit access. Some of these are:

1. Limited public student aid for part-time students.
2. Bias in student loan programs to younger, full-time, college students.

3. Few subsidy programs provide income maintenance for extended periods of study.

4. Those who do not participate have little voice in determining what should be offered, when, where or by whom.

There is a concern that, as adult education grows, the inequities in our society reflected by the unequal outcomes of early education, will be made even greater. To those who have already benefited most from the public subsidy of the education of the young, will go most of the benefits of the subsidy of adults.

A basic policy question is: should this inequity be a public policy concern? If so, what can be done about it?

IV. ADULT EDUCATION - FOR WHAT?

There are two ways of answering this question that will get us by it quickly in this paper:

1. One way to increase adult independence is to recognize that adults can and should have greater control over their own education than may be appropriate for the young. Thus, one answer to the question is: Whatever adults choose.

2. A second answer is that the topic of adult learning goals is a major area for examination in this study (see Interim Report page 16-19) and will be covered in another working paper.

V. ADULT EDUCATION - HOW FUNDED

Now we come to the point of setting forth the alternative ways of providing public funds to support adult education. Funds can be granted to providers of education, thus affecting the supply of opportunities; they can be provided to users, thus influencing demand; and they can go to both providers and users.

Within these broad methods, innumerable combinations are, of course, possible and each combination will produce somewhat differing impacts. The National Commission on the Financing of Post-Secondary Education identified some fifty possibilities and examined eight in some detail, using a model it developed for assessing the differential impact of each approach on the two factors of equity and opportunity. Whether this approach has any applicability to adult education is uncertain, and will remain so until there is better data with which to test the model.

For the present we must be content with less rigorous analysis of the more promising alternatives.

The following alternatives will be considered:

1. State financing of leadership positions
2. State financing of information and counseling services
3. State aid to institutions for adult students
4. Institutional incentive grants
5. Extensions of State aid to part-time and non-credit students
6. Entitlement approach
7. Tax incentives

1. State Financing of Leadership Positions

It has been proposed by the State Association for Adult and Continuing Education that the State should pay a portion of the salaries of full-time directors of adult education. This position is based on the assumption that what the field of adult education most needs is strong professional leadership. It is pointed out that currently most local or college adult education directors have this as only part of their responsibilities. This reflects the low status that adult education has in the eyes of governing boards and top-level administration, and it means that many directors move on to other jobs as soon as they can. This situation helps perpetuate the feeling that adult education has low priority both at the leadership level and among those who become involved for a time in it.

The proponents of State funding of leadership positions argue that the quickest way for the State to demonstrate its higher priority for adult education and get change in the field, would be to encourage the creation of full-time adult education leadership positions at salary levels high enough to attract and hold able people. It is felt that such people would then organize programs that would build a constituency that would in turn support more public funding of adult education. Also, such positions would, it is argued, strengthen adult education as a career and thus induce more attention by the colleges to the training of professional adult educators, who in turn would be able to offer better programs.

A further attraction of this proposal is that it could be done for a relatively modest amount of State funding, particularly if the State provided funding on a matching basis to local school districts, BOCES and higher institutions that hired full-time, qualified directors of adult education.

Another consequence of this proposal would be the necessity for the State to set standards for the qualifications of persons whose salaries would be eligible for support. At present there are no special qualifications to administer or teach in adult programs. Many persons in the field believe that this is a further source of weakness that would be remedied by some form of State certification for persons who are to administer adult education programs.

2. State Financing of Information and Counseling Services

In another working paper we make the case for the need for more adequate information and counseling services for adults.* Briefly stated, the case is that there are more educational opportunities in most communities than most people are aware. More adequate information would thus increase the utilization of existing resources with little additional outlay. As for counseling, there are only limited places adults in most communities can go for educational and career counseling. Counseling can help individuals make better choices among available opportunities or assist them in getting opportunities that may not otherwise be provided. Making the right choice means that the individual uses time and money to better advantage and the providing institution has its resources used more productively.

Thus funds invested in information and counseling services can help enhance the return on all other resources invested in adult education. Again, in relation to the total expenditures for the education of adults, the amounts required for information and counseling services are modest. This would probably be true if existing agencies like schools, BOCES, colleges and libraries are utilized. We are now studying the need for and the cost of such services.

3. State Aid to Institutions

At present the State does provide some support for the education of adults through various categorical aid programs and some general aid reimbursement for certain part-time students. The amount of support and the percentage of cost paid by the State from State or Federal funds varies depending upon the type of institution.

In this discussion of support for adults we encounter the problem of defining an "adult". Using age alone (over 18 or over 21) most students in regular college and university programs are adults. What we are concerned with here is the support provided for those adults who are not in the traditional sequence of undergraduate or graduate full-time study. Such persons are usually part-time students although some may be older adults attending full-time. The following summary, therefore, indicates primarily the aid available in various institutions for services to part-time students.

*Lucy T. Comly, "Community-Based Educational and Career Information and Counseling Services for the Adult Public," Study of Adult Education (duplicated), January 1975.

a. Local School Districts

- State support on a "unit basis" for some High School Equivalency (HSE) students
- State aid at .5 ADA for students in Adult Basic Education, HSE, English as a Second Language, and high school credit courses in regular evening school programs (Chapter 241)
- Grants for adult vocational courses (Federal funds)

b. BOCES

- Salary of adult education coordinators reimbursed on aid formula to maximum of $8,500
- Grants for adult vocational courses (Federal funds)

c. Community Colleges (including those in New York City)

- 35 percent State support of operating budgets based on full-time equivalents (FTE); part-time students in all but some non-credit courses counted in FTE.
- Some funds for handicapped, disadvantaged and other special programs

d. Agricultural and Technical Colleges

- 100 percent support of operating budget based on FTE. Tuition goes to State. Part-time credit students only counted in FTE

e. All SUNY Four-Year Colleges, University Centers, and Educational Opportunity Centers

- 100 percent State support of operating budget based on FTE
- Tuition goes to State. Part-time students in all but some non-credit courses counted

f. CUNY Senior Colleges and Graduate School

- 50 percent State support based on FTE; part-time matriculated and credit non-matriculated students counted in FTE. Non-matriculated part-time students pay tuition

g. Private Colleges and Universities

- "Bundy" aid for degrees granted including those earned by part-time students

Thus the State's share of the cost of the education of an adult could vary from 100 percent to zero depending upon which institution the individual happened to attend; the cost to the student for the same course could vary from nothing to as much as $95.00 a credit in a private college; and an instructor could be paid at a different rate for teaching the same course at two or more different institutions.

We were unable to get reliable figures on the total amount of State aid that supports adult students, but all who are responsible for programs for adults are convinced that it is less than it should be. With more funding, more adults could be served and a wider range of programs offered.

More aid could be provided by increasing the State's share in the formulas listed above and/or by increasing categorical program funding.

Along with consideration of such increases there needs to be an examination of the question of whether it is good State policy to have such variations in State aid and good educational policy to allow the cost to the student to differ so widely without any necessary relation to the nature or quality of program taken.

There are other problems as well. It is argued by institutions whose aid for part-time students is based on FTE that this is unfair since the several students who may contribute to one FTE require more overhead for such services as counseling, library and administration than does one full-time student. They argue, therefore, that there should be some additional weighting in the formula for part-time students so that they may be provided with services equivalent to those given full-time students. The merits of this argument and the proposed remedy need to be examined.

The converse of this position is also advanced. It is argued that the cost to institutions of part-time students, whether credit or non-credit, is not nearly as high as the amount received as aid or fees. Thus, the part-time student is helping to carry the rest of the program while being denied services that he could well use.

A related complaint from some adult education administrators is that they do not know how much State aid is earned for their institutions by adult students and so have no way of knowing if they are getting their fair share of the institution's budget.

Furthermore, the continuing education budgets must include 32 percent for fringe benefits for instructors even if they are otherwise fully covered. It is felt that this unfairly reduces the amount available for services to students.

Another FTE problem has to do with a determination of which non-credit courses can be counted. Practice differs among institutions and there is a running debate on this issue with State auditors. One possible solution that has been suggested and adopted in other States is to provide State support for all non-credit work but using a different unit than the credit hour (FTE) such as the new Continuing Education Unit (CEU).

Even where non-credit programs are fully self-supporting, state policy requires that after two years they be included in the FTE projections. This is felt by some to limit the capacity of such programs to continue to grow if there is growing demand.

There are doubtless many other problems that those involved with part-time programs in our schools and colleges can point to.

One way to deal with this whole matter would be to appoint a task force consisting of representatives from each type of institution, the Education Department, State University, City University, the Governor's Office and the Legislature. Its charge would be to work out funding arrangements for supporting part-time students in the schools, BOCES and colleges of the State and to recommend an appropriate level of support for such students.

4. Institutional Incentive Grants

One important objective of State funding policy should be to increase equity of access to educational opportunities. A measure of increased equity is greater similarity of participation rates in education programs among differing groups. Funding policy increases participation if persons who otherwise would not have participated at all do so, or if individuals have a greater range of choice among programs as a result of increased funding. Since it is impossible to identify those individuals who would not have participated or have selected a particular program without additional aid, it is impossible to target aid just on them. So, when it is desired to increase equity, funding is made available to all those in a particular category without regard to whether the aid is needed to induce participation or widen choice. The result is that a large amount of aid must be given in order to get a small gain in participation rates.

An alternative solution is to reward institutions for the increase in participation that they achieve for desired categories of students. Thus, for example, if it is decided that it would be desirable public policy to increase participation of elderly persons in educational programs, aid could be offered to all elderly--an alternative that will be considered below--or institutions could be paid a certain amount for each elderly student that they enroll beyond the number they currently enroll, perhaps with an adjustment for natural growth. As long as the incentive grant per student was equal to or greater than the amount required to enroll and instruct each such student, each institution would have a financial incentive to enroll more elderly students. An institution might increase its enrollment by any of a variety of measures--more publicizing of its offerings to the elderly, modified and new programs designed to meet the special needs of the elderly, or additional student aid to the elderly. Whatever the method used, if the result is the enrollment of more elderly students, then the State objectives will have been met.

What needs to be determined, perhaps by some trial efforts, are answers to the following:

1. Will institutions respond to incentive grants with actions that will increase the number of participants?

2. Will the total number of participants increase or will the result be merely to shift the enrollments from certain institutions to others? Such a result would have increased choice but done nothing to increase participation.

3. Will the costs to the State be significantly less than more direct aid to students?

4. Will students' real educational needs be as adequately met as under other alternatives?

5. Extension of State Student Aid to Part-Time and Non-Credit Students

All of the preceeding financing alternatives provide money to institutions which then use it to provide programs that they hope will appeal to students. In some cases the amount an institution receives depends on the number of students enrolled, but the student does not get the money or control, except indirectly, its use. An alternative approach to financing is to provide funds to students for use in institutions and programs of their choice. The funds may be in the form of grants, the Tuition Assistance Program (TAP), or loans, the Student Loan Program. In both of these programs the amount of money a student may get is related both to need and the cost of tuition at the institution attended. Both programs are now restricted to full-time degree students. Several steps that could be taken to extend these programs to adults who are not full-time students would be:

a) Make part-time students eligible for TAP on a basis related to the number of credit hours taken. One estimate for the cost of such extension in 1975-76 is $40 million.

b) Extend TAP also to non-credit programs, with an exclusion for those courses that are clearly recreational.

c) Make part-time students eligible for loans. One problem that would need to be dealt with is when the repayment period starts. With full-time students it is nine months after they cease to be full-time. How should it be calculated for part-timers in order to prevent virtually indefinite postponement of repayment?

6. An Entitlement Approach

Each modification of the aid-to-student approach that reduces the restrictions on the conditions under which the aid may be used moves the aid toward a voucher or entitlement approach. An educational entitlement is a claim given to individuals for a certain amount education(for example, twelve years of free elementary and secondary schooling) or a certain amount of money that may be used for educational purposes (for example, veterans' educational benefits usable for tuition and expenses). Applied to the education of adults, all restrictions as to time of use would be removed and the choice of education options would be very broad.

In another working paper entitled "Financing Lifelong Learning--A Proposal for An Age-Neutral Educational Entitlement Program",* we have developed one possible entitlement approach and it has been sent to experts in the financing of education for comment. In addition we are keeping in close contact with studies on entitlement and other approaches to financing of adult education being undertaken by others.

Out of these explorations we expect to have a better conception of the viability of entitlement approaches from the standpoint of education, economics and politics, and will then be able to recommend possible programs for State or Federal action.

In addition to studying the entitlement concept abstractly, we will be looking at ways to extend existing entitlement type programs such as TAP and the G.I. Bill to more adults and of trying out the idea on a limited basis with other groups.

For example, one possibility would be to provide an entitlement to persons in public service employment under the Comprehensive Employment and Training Act (CETA) to allow them to obtain the educational service they feel would best meet their needs. Coupled with the grant of the entitlement could be the provision of counseling services, The counselor's role would be to help the individual decide how best to use his entitlement. He would have no role in the approval process. That role would be done by someone else, and the only basis for disapproval would be if the proposed expenditure were illegal or outside guidelines set for use of the entitlement. Since CETA funding is for a limited duration, the entitlement would have to exercised within the time availability of the funds. In every other respect the test situation would be a simulation of a larger scale program.

*See Appendix A.

Still another possibility would be an approach modeled on food stamps. Persons eligible for food stamps might also be made eligible for education stamps that would be used to purchase education services. Stamps of a given value might be given to all eligible persons or they might be purchased at some fraction of their value as is the case with food stamps. The implications and possibilities of this approach may be worth exploring.

We shall be looking for other opportunities to test the idea, either through existing programs or as part of new legislation.

7. Tax Incentives

Another approach to the public financing of adult education is through use of tax incentives either to individuals or to employers. The basic advantage of a tax incentive is that it is a means for public stimulus of a desired activity without a direct outlay of public funds. Its corresponding disadvantages are that it can only be used by those who pay taxes, there are no limits on how extensively the incentive may be used, and it is subject to "loophole" abuse.

In spite of the disadvantages there may be sufficient merit in some tax incentive approaches to warrant their use in conjunction with other means.

One possibility for tax incentive would be to encourage employers to provide educational benefits to employees either for job related education or, preferably, for any educational purpose. Many employers now provide training for their employees and many have tuition reimbursement plans for education or training not provided by the company. One of the most carefully developed comprehensive plans is that provided by the Kimberly-Clark Corporation for its employees. Several European countries also have taxing schemes designed to encourage greater employer support of education. We shall be examining the studies on the impact of these various approaches to see what they indicate regarding wider applicability. We do have indications that most tuition assistance programs are not used extensively by employees nor are education benefits that have been won by some labor unions. We want to find out why this is the case, and what might be done by public policy to increase the use of funds that are already available for educational purposes.

This area is of special importance because of the expectation that in the future there must be a closer and more continuous relationship between education and work. Any measures that can help facilitate this relationship should be seriously examined.

Tax incentives can also be used to encourage individuals to undertake education. One way would be to extend the present deduction for job-related education to all educational expenditures. Another way would be to provide a tax credit up to some specified amount per year for specified educational expenditures. Persons whose taxes were below the allowable amount could be given a refund for approved educational expenditures up to the limit of the credit. This would then be a form of entitlement and would come even closer if unused tax credits could be carried over to future years.

Still another variation would be to give the tax credit for only a portion of the educational expenditures, thus encouraging people to use some of their own money as well. This would tend to favor persons with higher incomes, although an adjustment might be made on the percentage of personal contribution required in relation to income. In this way a person with very low income might get the full tax credit even without any personal expenditure and the amount of personal expenditures required would be scaled upward for higher income levels.

Another possibility is a voluntary tax-shelter annuity plan. Under this arrangement, an employer (or self-employed person) deposits into an annuity plan some part of an employee's salary up to some limit. This amount is not counted as taxable income at the time deposited but rather at the time it is used. In this way the individual has a lower tax both at the time of earning and at the time he uses his money when, in all likelihood, his income will be lower. In addition, the amount on deposit would earn interest, and the tax on the interest, too, could be deferred until the fund is used. An individual who did not use his fund for educational purposes prior to retirement, could draw on it for any purpose after retirement.

VI. CONCLUSION

If opportunities for lifelong learning are to meet the needs of the future and are to be made available equitably, there must be increased public funding.

The time has come for New York State to set as a policy objective the elimination of financial barriers to access to lifelong learning opportunities for all adult. It will take many years to achieve full realization of that objective, but it should be made clear that each proposal for funding will be examined in terms of its contribution toward that objective.

If this objective is accepted, it provides one criterion in terms of which to assess the seven alternative approaches to financing that we have identified.